



K A N S A S

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TO: Management of Kansas chartered credit unions

SUBJECT: Second Quarter 2007 Call Report Statistics

There are now 89 state chartered natural person credit unions in Kansas. This is a decline of one credit union since the first quarter statistics were reported. Nationwide there are a total of 8,238 federally insured credit unions (FICUs) of which 3120 are state chartered (FISCUs). The number for all FICUs has declined by 124 credit unions since 12/31/06, including 53 state chartered credit unions.

Asset growth slowed somewhat in the second quarter both for Kansas credit unions and for all FICUs. 6/30/07 assets for Kansas credit unions totaled \$2,942,147,728. This number has increased by \$25,780,391 since 3/31/07 for a growth of 0.88% (3.54% annualized). During the same timeframe assets for all FICUs have increased by an annualized rate of 3.47%.

Over the past 12 months loans in Kansas credit unions have increased by \$49,883,978. This is a growth rate of 2.48% compared to the 6.30% rate nationwide for all FICUs.

Kansas credit unions still face the challenge of higher than average delinquency and lower earnings. The average delinquency for Kansas credit unions rose to 1.05% compared to an average of 0.69% for all FICUs nationwide. The annualized YTD return on average assets for Kansas credit unions improved by 11 bp. to an average of 0.75%, while the average for all FICUs rose 2 bp. to also equal 0.75%.

The average net worth to total asset ratio for Kansas chartered credit unions rose from 12.20% to 12.28% during the first quarter. The ratio for all FICUs was 11.30%.

Below are numbers for recent quarter ending dates and the current quarter end data.

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	6/30/06	12/31/06	3/31/07	6/30/07	6/30/07
Total Loans	\$2,007,876,801	\$2,023,529,385	\$2,015,103,728	\$2,057,760,779	\$506,372,620,838
Total Shares	\$2,352,762,216	\$2,369,482,372	\$2,473,718,054	\$2,494,406,091	\$630,295,901,444
Total Delinquency	\$16,217,807	\$22,143,634	\$19,037,451	\$21,607,732	\$3,507,076,383
Total Net Worth	\$340,115,032	\$349,937,498	\$354,991,178	\$361,346,564	\$83,713,890,861
Total Assets	\$2,809,965,534	\$2,806,673,573	\$2,916,367,337	\$2,942,147,728	\$740,668,397,049
Membership	490,616	495,857	502,900	504,205	86,578,123

/s/ Richard N. Yadon

Richard N. Yadon, Financial Examiner Administrator

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